

SECURE TRANSACTION AUTHORIZATION SYSTEM AND METHODS FOR MOBILE COMMERCE TRANSACTIONS

ABSTRACT OF THE DISCLOSURE

Systems and methods for providing secure mobile commerce transactions. A mobile device submits a request for an electronic transaction at a vendor system; the request includes a telephone number associated with the mobile device. The vendor system sends a request for authorization to a transaction authorization system. The transaction authorization system sends a request for confirmation to a messaging center associated with the wireless telephony system. The messaging center transmits a message to the mobile device associated with the telephone number; the message includes a request for a user of the mobile device to send a reply to the message to confirm the request for an electronic transaction. Upon receipt of a reply, the messaging center transmits a transaction confirmation to the transaction authorization system, which then transmits a transaction authorization message to the vendor system. The vendor system then initiates the completion of the requested electronic transaction.